

COUNT 1

(Conspiracy to Commit Wire Fraud, 18 U.S.C. § 1349)

The Grand Jury charges:

4. The allegations in paragraphs 1 through 3 of the General Allegations are re-alleged and incorporated by reference in this count, as though fully restated herein.

5. From on or about August 31, 2016 to on or about November 13, 2019, in the Northern District of Ohio, Eastern Division and elsewhere, Defendants JOHN LEE WATKINS, VALERIE MARIE MASONGSONG, and TERRELL TOMLIN, and others known and unknown to the Grand Jury, did knowingly and intentionally conspire, combine, confederate and agree to commit an offense against the United States, in violation of Title 18, United States Code, Section 1349.

OBJECTS OF THE CONSPIRACY

6. The objects of the conspiracy were to: (1) utilize Walmart Money Transfer Services; (2) to defraud banks; and (3) to enrich the co-conspirators.

MANNER AND MEANS OF THE CONSPIRACY

7. It was part of the conspiracy that:

a. Defendant or co-conspirator makes arrangements to send money via wire transfer to a co-defendant, co-conspirator, or fictitious person either under co-defendant or co-conspirator's actual name or as a fictitious person.

b. Defendant or co-conspirator (either in his or her real name or in a false identity that he or she created) pays for the transfer using a bank card attached to a bank account of Defendant or co-defendant.

c. Defendant or co-conspirator initiating the transfer contacts his or her bank stating that the transfer was fraudulent.

d. Defendant or co-conspirator collects the money from the wire transfer location.

e. Defendant or co-conspirator's bank issues a refund for the money transfer.

f. Defendant or co-conspirator withdraws or attempts to withdraw refunded money from his or her bank account before victim banks could complete the investigation and reverse the charges.

ACTS IN FURTHERANCE OF THE CONSPIRACY

Wells Fargo Transactions #1

8. Between on or about May 25, 2018 and on or about May 27, 2018, MASONGSONG initiated three money transfers from Walmart in Las Vegas, Nevada and Henderson, Nevada to Christian Troy.

9. MASONGSONG paid for the transfers using her Wells Fargo, N.A. bank account.

10. On or about May 29, 2018, MASONGSONG and WATKINS contacted Wells Fargo Bank, N.A. to report that the money transfers were fraudulent.

11. On or about May 28, 2018, WATKINS, posing as Christian Troy, picked up the money from Walmart in Youngstown, Ohio and Stow, Ohio.

12. On or about May 30, 2018, Wells Fargo, N.A. refunded MASONGSONG's account for the transfers.

13. On or about May 31, 2018, MASONGSONG withdrew the credited funds from her account.

Wells Fargo Transactions #2

14. Between on or about October 21, 2018 and on or about October 22, 2018, MASONGSONG, using the identification of Vanessa Mendez, initiated two money transfers from Walmart in Streetsboro, Ohio and Stow, Ohio to Monica Chen.

15. MASONGSONG paid for the transfers from WATKINS' Wells Fargo bank account in the name of Christian Troy.

16. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart using the identification of Vanessa Mendez on or about October 21, 2018 and on or about October 22, 2018.

17. On or about October 23, 2018, WATKINS contacted Wells Fargo as Christian Troy to report that he had been robbed and the transfers were fraudulent.

18. On or about October 26, 2018, Wells Fargo credited WATKINS' account in the name of Christian Troy for the transfers.

19. From on or about October 24, 2018 to on or about October 29, 2018, WATKINS transferred the credited money to accounts that he had control over, withdrew the money from the ATM, or spent the money on personal items.

Wells Fargo Transactions #3

20. On or about October 29, 2018 and on or about October 31, 2018, MASONGSONG, using the identification of Vanessa Mendez, initiated three money transfers from Walmart in Kent, Ohio, Canton, Ohio, and Streetsboro, Ohio to Monica Chen.

21. MASONGSONG paid for the transfers from her Wells Fargo bank account in the name of Ava Avital.

22. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart using the identification of Vanessa Mendez on or about October 29, 2018, October 30, 2018, and November 1, 2018.

23. On or about November 1, 2018, MASONGSONG or WATKINS contacted Wells Fargo as Ava Avital to report that she had been robbed and the transfers were fraudulent.

24. On or about November 7, 2018, Wells Fargo credited the account in the name of Ava Avital for the transfers.

25. MASONGSONG and WATKINS spent the credited money and wrote a check to Diamond Nightlife Group on or about December 2, 2018, which was signed and deposited by WATKINS.

Key Bank Transactions #1

26. Between on or about August 22, 2018 and on or about August 23, 2018, MASONGSONG, using the identification of Vanessa Mendez, initiated two money transfers from Walmart in Stow, Ohio to Amir Nguyen and Adam Hernandez.

27. MASONGSONG paid for the transfers from her Key Bank account.

28. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart using the identification of Vanessa Mendez on or about August 22, 2018 and on or about August 23, 2018.

29. On or about August 27, 2018, Key Bank credited MASONGSONG's account for the transfers while they investigated her claim.

30. On or about August 29, 2018, MASONGSONG contacted Key Bank to report that she had been robbed and the transfers were fraudulent.

31. On or about September 5, 2018, the credit was reversed after further investigation.

Key Bank Transactions #2

32. On or about July 9, 2018, MASONGSONG initiated a money transfer from Walmart in Las Vegas, Nevada to Aaron Johnson.

33. MASONGSONG paid for the transfers from WATKINS' Key Bank account in the name of Christian Troy.

34. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart on or about July 9, 2018.

35. Between on or about July 10, 2018 and on or about July 11, 2018, WATKINS posing as Christian Troy disputes this transaction with Key Bank.

36. On or about July 12, 2018, Key Bank credited Christian Troy's account for the transfer.

37. Between on or about July 12, 2018 and on or about July 17, 2018, WATKINS posing as Christian Troy transferred the money from Christian Troy's account to himself.

Key Bank Transactions #3

38. Between on or about March 16, 2016 and on or about March 18, 2016, cash deposits were made at a Key Bank in Boardman, Ohio into MASONGSONG's Key Bank account.

39. The address on the bank account is in Youngstown, Ohio.

40. On or about March 19, 2016 and on or about March 20, 2016, TOMLIN initiated money transfers from Walmart stores in Ogden and Salt Lake City, Utah to WATKINS.

41. TOMLIN paid for the transfer from MASONGSONG's Key Bank account.

42. On or about March 20, 2016, WATKINS picked up the March 19, 2016 transfer at a Walmart in Poland, Ohio.

43. On or about March 20, 2016, TOMLIN went into Walmart in Ogden, Utah and requested a refund of the March 20, 2016 transfer.

44. Between on or about March 21, 2016 and on or about March 23, 2016, MASONSONG contacted Key Bank to report that the transfers were fraudulent.

45. On or about March 23, 2016, Key Bank credited MASONGSONG's account.

46. On or about March 24, 2016, MASONGSONG wrote a check for a portion of the credited funds to WATKINS.

Key Bank Transactions #4

47. Between on or about October 9, 2019 and on or about October 11, 2019, WATKINS initiated three debit card transactions from Y.A.L.'s, a victim of WATKINS' fraud, Key Bank account through Toast.

48. Between on or about October 17, 2019 and on or about October 30, 2019, WATKINS disputed these transactions with Key Bank via email and written form, claiming that Y.A.L. never received a refund for her wedding that was to take place at Revive Nightlife Group.

49. On or about October 31, 2019, Key Bank issued a provisional credit to Y.A.L.'s account because of WATKINS' filed disputes.

50. On or about November 1, 2019, Y.A.L. withdrew a portion of the credit from her Key Bank account at a branch in Canfield, Ohio, and received a cashier's check for another portion of the credit payable to WATKINS at a branch in Liberty, Ohio.

51. On or about November 9, 2019, due to WATKINS' inability to cash the aforementioned cashier's check, Y.A.L. deposited the check into her Key Bank account and withdrew the funds in cash.

52. All of the aforementioned conduct caused a loss to Key Bank.

717 Credit Union Transactions

53. Between on or about June 27, 2018 and on or about June 29, 2018, MASONGSONG initiated two money transfers from Walmart in Las Vegas, Nevada to Anthony Meyers and Melissa Meyers.

54. MASONGSONG paid for the transfers from WATKINS' 717 Credit Union bank account.

55. On or about June 29, 2018, WATKINS contacted 717 Credit Union to report that the money transfers were fraudulent.

56. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart on or about June 27, 2018, on or about June 28, 2018, and on or about June 29, 2018.

57. 717 Credit Union did not refund WATKINS' account.

Chemical Bank Transactions

58. Between on or about November 11, 2017 and on or about November 12, 2017, MASONGSONG initiated two money transfers from Walmart in Poland, Ohio to Melissa Stephens.

59. MASONGSONG paid for the transfers from her Chemical Bank account.

60. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart on or about November 11, 2017 and on or about November 12, 2017.

61. On or about November 13, 2017, MASONGSONG contacted Chemical Bank to report that the money transfers were fraudulent.

62. On or about November 14, 2018, Chemical Bank credited MASONGSONG's account for the transfers.

63. On or about February 18, 2018, MASONGSONG withdrew the credited funds from her Chemical Bank account.

Farmers National Bank Transactions

64. Between on or about September 2, 2017 and on or about October 5, 2017, MASONGSONG initiated six money transfers from Walmart in Poland, Ohio and Austintown, Ohio to individuals identified as A.G., L.S., C.C., and B.M.

65. MASONGSONG paid for the transfers from WATKINS' Farmers National Bank account.

66. Because the intended recipient did not pick up the transferred money, Walmart refunded the transactions and MASONGSONG picked up the money from Walmart on or about September 3, 2017, on or about September 5, 2017, and on or about October 5, 2017.

67. On or about September 5, 2017, WATKINS contacted Farmers National Bank to report that the September money transfers were fraudulent.

68. On or about September 7, 2017, Farmers National Bank credited WATKINS' account for the transfers.

69. On or about September 8, 2017, WATKINS withdrew some of the credited funds from his Farmers National Bank account.

70. On or about October 7, 2017, WATKINS contacted Farmers National Bank to report that the October money transfers were fraudulent.

71. Farmers National Bank did not credit WATKINS' account.

Woodforest Bank Transaction

72. On or about October 4, 2019, WATKINS initiated a transfer in Ohio from a bank account in Y.A.L.'s name at Woodforest Bank through Toast to an account in Y.A.L.'s name at Key Bank, knowing that Y.A.L.'s Woodforest Bank account had insufficient funds to cover the transaction.

73. The credit card processing machine was being used by WATKINS through Revive Nightlife Group.

74. On or about September 25, 2019, WATKINS filed paperwork with Toast to have Revive Nightlife Group's credit card transactions deposited into Y.A.L.'s Key Bank account.

75. On or about October 4, 2019, the funds were credited to Y.A.L.'s account at Key Bank because WATKINS' filed the paperwork with Toast.

76. On or about October 4, 2019, Y.A.L. withdrew the funds from her Key Bank account at a branch in Liberty, Ohio at WATKINS' direction and provided them to WATKINS causing Woodforest Bank to sustain a loss of those transferred funds.

Goldenwest Credit Union Transactions

77. Between on or about August 31, 2016 and on or about September 1, 2016, WATKINS initiated two money transfers from Walmart in Ogden, Utah to MASONGSONG.

78. WATKINS paid for the transfers from TOMLIN's Goldenwest Credit Union account.

79. On or about September 1, 2016, TOMLIN contacted Goldenwest Credit Union claiming that the transfers were fraudulent.

80. On or about September 2, 2016, TOMLIN received provisional credit from Goldenwest Credit Union.

81. On or about September 2, 2016, TOMLIN withdrew the credited funds.

82. On or about September 21, 2016, TOMLIN deposited some of the credited funds into his account and wrote a cashier's check to WATKINS.

Goldenwest Credit Union Transaction

83. On or about January 17, 2017, WATKINS initiated a money transfer from Walmart in Ogden, Utah to MASONGSONG.

84. On or about January 18, 2017, MASONGSONG initiated a money transfer from Walmart in Henderson, Nevada to WATKINS.

85. WATKINS and MASONGSONG paid for the transfers from TOMLIN's Goldenwest Credit Union account.

86. On or about January 19, 2017, TOMLIN contacted Goldenwest Credit Union claiming that the transfers were fraudulent and claimed that his wallet and card were lost.

87. On or about January 20, 2017, TOMLIN received a provisional credit from Goldenwest Credit Union.

88. On or about January 20, 2017 and on or about January 23, 2017, TOMLIN made several cash withdrawals from his Goldenwest Credit Union account.

All in violation of Title 18, United States Code, Section 1349.

COUNTS 2-19
(Wire Fraud, 18 U.S.C. § 1343)

The Grand Jury further charges:

89. The factual allegations contained in paragraphs 1 through 86 of the Indictment are re-alleged and incorporated by reference as if fully set forth herein.

90. From on or about August 31, 2016, to on or about November 9, 2019, in the Northern District of Ohio, Eastern Division and elsewhere, Defendants JOHN LEE WATKINS, VALERIE MARIE MASONGSONG, and TERRELL TOMLIN, and others known and unknown to the Grand Jury, knowingly devised, and intended to devise, a scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, and promises.

91. On or about the dates listed below, in the Northern District of Ohio, Eastern Division and elsewhere, Defendants, for the purpose of executing and attempting to execute the foregoing scheme and artifice, transmitted and caused to be transmitted, writings, signs, signals, pictures, and sounds by means of wire and radio communication, in interstate commerce, to wit: electronic transfers of funds, that Defendants caused to be sent within the Northern District of Ohio and received by Defendants, each transaction constituting a separate count of this Indictment, as described below:

Count	Date Initiated	Defendants Involved	Location	Victim Bank
2	10/21/2018	MASONGSONG (in the name of Vanessa Mendez), WATKINS	Streetsboro, Ohio	Wells Fargo
3	10/22/2018	MASONGSONG (in the name of Vanessa Mendez), WATKINS	Stow, Ohio	Wells Fargo

4	10/29/2018	MASONGSONG (in the name of Vanessa Mendez), WATKINS	Kent, Ohio	Wells Fargo
5	10/30/2018	MASONGSONG (in the name of Vanessa Mendez), WATKINS	Canton, Ohio	Wells Fargo
6	10/31/2018	MASONGSONG (in the name of Vanessa Mendez), WATKINS	Streetsboro, Ohio	Wells Fargo
7	08/22/2018	MASONGSONG (in the name of Vanessa Mendez)	Stow, Ohio	Key Bank
8	08/23/2018	MASONGSONG (in the name of Vanessa Mendez)	Stow, Ohio	Key Bank
9	03/20/2016	MASONGSONG, WATKINS, TOMLIN	Poland, Ohio	Key Bank
10	11/01/2019	WATKINS (in the name of Y.A.L.)	Canfield, Ohio	Key Bank
11	11/11/2017	MASONGSONG	Poland, Ohio	Chemical Bank
12	11/12/2017	MASONGSONG	Poland, Ohio	Chemical Bank
13	09/02/2017	MASONGSONG, WATKINS	Poland, Ohio	Farmers National Bank
14	09/03/2017	MASONGSONG, WATKINS	Poland, Ohio	Farmers National Bank
15	09/04/2017	MASONGSONG, WATKINS	Poland, Ohio	Farmers National Bank
16	09/05/2017	MASONGSONG, WATKINS	Poland, Ohio	Farmers National Bank
17	10/04/2017	MASONGSONG, WATKINS	Austintown, Ohio	Farmers National Bank
18	10/05/2017	MASONGSONG, WATKINS	Austintown, Ohio	Farmers National Bank
19	10/04/2019	WATKINS	Liberty, Ohio	Woodforest Bank

All in violation of Title 18, United States Code, Section 1343.

COUNT 20
(Aggravated Identity Theft, 18 U.S.C. § 1028A(a)(1))

The Grand Jury further charges:

92. The factual allegations contained in Paragraphs 1 through 90 are re-alleged and incorporated as though fully set forth herein.

93. On or about October 30, 2019, in the Northern District of Ohio, Eastern Division, and elsewhere, Defendant JOHN LEE WATKINS, during and in relation to felony violation(s) of Title 18, United States Code, Section 1343 (Wire Fraud), knowingly transferred, possessed and used without lawful authority a means of identification of a real person known to the Grand Jury, knowing that the means of identification belonged to another person, to wit, WATKINS, without authorization, used the name, signature, and bank account information of Y.A.L. to dispute debit card transactions from Y.A.L.'s Key Bank account, in violation of Title 18, United States Code, Section 1028A(a)(1).

A TRUE BILL.

Original document - Signatures on file with the Clerk of Courts, pursuant to the E-Government Act of 2002.